

2006 INSURANCE RATES

Effective January 1, 2006- December 31, 2006

Monthly State Contribution \$506

Note: All eligible employees must be enrolled in the **CORE PLAN** which includes any Medical plan (Traditional, or Managed Care Plan), Dental and Basic Life coverage as a package or must waive all coverage.

Available Plans	Medical Rates				Dental Rates	Vision Rates
	Traditional	Peak	Blue Choice	New West		
Employee Only	\$475	\$431	\$459	\$388	\$27.80	\$8.44
Employee & Spouse	\$647	\$593	\$622	\$538	\$33.80	\$13.34
Employee & Children	\$601	\$552	\$578	\$501	\$40.80	\$13.60
Employee & Family	\$675	\$618	\$648	\$561	\$45.80	\$21.94
Joint Core	\$535	\$493	\$516	\$448	\$31.80	N/A

Rates include the prescription drug plan and the Employee Assistance Program.

LIFE INSURANCE RATES

Plan A – Basic Life (\$14,000)	\$1.76
Plan B – Dependent Life	\$0.52
Plan C – Optional Employee Life	**
Plan D – Optional Spouse Life	**
Plan E – Accidental Death & Dismemberment (Employee only).....	\$0.020/\$1,000
Plan E – Accidental Death & Dismemberment (with dependents).....	\$0.030/\$1,000
LTD – Long Term Disability	\$22.08

****Plans C & D** are based on the employee's age (as of the last day of the month) at the following monthly rates per \$1,000 coverage.

Under 30 . . . \$.03	Under 35 . . . \$.05	Under 40 . . . \$.08
Under 45 . . . \$.10	Under 50 . . . \$.15	Under 55 . . . \$.23
Under 60 . . . \$.43	Under 65 . . . \$.66	65 & Older . . \$.98

Note: The life plans offered are **Term Life** plans. They **do not** accrue any cash value. A member is eligible to carry all life plans until termination or retirement. At termination, no life plans may be continued through COBRA. At retirement, only Plan A – Basic Life can be continued, until age 65 or Medicare eligible. However, conversion to a higher cost individual plan is available if requested at the time life coverage terminates.